Claims

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1. A transaction management system for managing the purchase of an item and/or service by a buyer from a seller, wherein at least some sellers are associated with agencies, the system comprising:

a plurality of agency data stores, each for storing agency data comprising:

seller data for each of a plurality of sellers associated with the agency; and

indication data for indicating whether the agency is prepared to offer sellers associated with the agency to buyers associated with other agencies and the terms of any such offer;

a program store storing processor implementable instructions; and

a processor coupled to the agency data store and to the program store for implementing the stored instructions; wherein the stored instructions comprise instructions for controlling the processor to:

implement a buyer interface to receive a purchase inquiry from a buyer;

output seller offer data to the buyer for a plurality of sellers, wherein the seller offer data presented to the buyer takes into account the terms of said offer of sellers associated with an agency to buyers associated with other agencies;

receive a purchase request from the buyer accepting a said offer; and

implement a seller interface to output the purchase request to the identified seller for requesting purchase of a service or item; and ascertain compliance data for determining whether the identified seller is willing or able to comply with the buyer purchase request.

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- 2. A system as claimed in claim 1, wherein the purchase request comprises request data indicating a service or item of commerce requested by the buyer.
- 3. A system as claimed in claim 1 or 2, further comprising a general data store for storing seller data comprising, for each of a plurality of sellers not associated with any agency, a seller identifier and seller offer data indicating at least one service or item of commerce offered for sale.
 - 4. A system as claimed in claim 3, wherein the general data store is further for storing seller data comprising, for each of a plurality of sellers associated with an agency, a seller identifier, seller offer data indicating at least one service or item of commerce offered for sale, and data indicating the agency with which the seller is associated.
 - 5. A system as claimed in claim 3 or 4, wherein the general data store is further for storing buyer data identifying, for each of a plurality of buyers associated with an agency, data indicating the agency with which the buyer is associated.
 - 6. A system as claimed in claim 3, 4 or 5, wherein, for a seller offering services for sale, the seller data in the general data store further comprises an availability diary for the seller.

- 7. A system as claimed in any one of claims 3 to 6, wherein the seller data in the general data store further comprises historical data relating to the previous seller performance in response to purchase requests associated with the seller.
- 8. A system as claimed in any preceding claim, wherein the output seller offer data is presented to the buyer, and the acceptance of a purchase request is received from the buyer without reference to the seller.
 - 9. A system as claimed in any preceding claim, wherein the stored instructions comprise instructions for controlling the processor to:
- output seller offer data from the agency with which the buyer is associated; and output seller offer data from other agencies when the agency with which the buyer is associated accepts the terms of the offer of seller from the other agencies.
- 10. A system as claimed in claim 9, wherein the acceptance can be based on the mark-up, geographyand/or market sector of the other agencies.
 - 11. A system as claimed in claim 9 or 10, wherein the stored instructions comprise instructions for controlling the processor to output seller offer data from other agencies only when insufficient offers are available from the agency with which the buyer is associated.
 - 12. A system as claimed in claim 9, 10 or 11, wherein the stored instructions comprise instructions for controlling the processor to output seller offer data in an order based on factors including a ranking given to the other agencies.
- 25 13. A system as claimed in claim 12, wherein the ranking is determined by negotiation between agencies and can be amended by negotiation between agencies.

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- 14. A system as claimed in any one of claims 9 to 13, wherein the seller offer data includes a price for the buyer which takes into account all agency fees.
- 15. A system as claimed in claim 14, wherein the processor comprises means for calculating the price by adding to the seller price, the agreed commission corresponding to the offer from the agency with which the seller is associated to the agency with which the buyer is associated, and the commission of the agency with which the buyer is associated.
- 16. A system as claimed in claim 14, wherein the processor comprises means for calculating the price by adding to the seller price, the commission of the agency with which the buyer is associated, a part of this commission being paid to the agency with which the seller is associated under the terms of the offer from the agency with which the seller is associated to the agency with which the buyer is associated.

- 17. A system as claimed in claim 16, further comprising means for determining if the commission to be paid to the agency with which the seller is associated is greater than commission of the agency with which the buyer is associated, and if so removing the offer from the seller offer data.
- 5 18. A system as claimed in any one of claims 9 to 17, wherein the stored instructions comprise a software module for allowing negotiation between agencies of the terms under which sellers associated with one agency are offered to buyers associated with the other agency.
- 19. A system as claimed in any one of claims 9 to 18, wherein the stored instructions comprise a software module for automatic acceptance of terms under which sellers associated with one agency are offered to buyers associated with the other agency, when these terms meet pre-determined criteria.
 - 20. A system as claimed in any preceding claim, wherein the agency data store further comprises data indicating other agencies with which a seller has previously been associated.
 - 21. A system as claimed in claim 20, further comprising means for determining payments between agencies when a seller transfers between the agencies.
- 22. A system as claimed in any preceding claim, wherein a buyer or a seller can be associated with a plurality of agencies, and wherein the agency data store further comprises data indicating other agencies with which a buyer or seller is currently associated.

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- 23. A system as claimed in claim 22, further comprising means for determining the division of commission payments between agencies with which a buyer or a seller is associated.
- 24. A system as claimed in any preceding claim, wherein the agency data store further comprises data relating to agreements between three or more agencies in which one agency acts as intermediary between two others.
- 30 25. A method for managing the purchase of an item and/or service by a buyer from a seller, wherein at least some sellers are associated with agencies, the method comprising:

storing in an agency data store seller data for each of a plurality of sellers associated with the agency, and indication data for indicating whether the agency is prepared to offer sellers associated with the agency to buyers associated with other agencies and the terms of any such offer;

implementing a buyer interface for receiving a purchase inquiry from a buyer;

outputting seller offer data to the buyer for a plurality of sellers, wherein the seller offer data presented to the buyer takes into account the terms of said offer of sellers associated with an agency to buyers associated with other agencies;

receiving a purchase request from the buyer accepting a said offer;

implementing a seller interface to output the purchase request to the identified seller for requesting purchase of a service or item; and

ascertaining compliance data for determining whether the identified seller is willing or able to comply with the buyer purchase request.

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- 26. A method claimed in claim 25, wherein the purchase request comprises request data indicating a service or item of commerce requested by the buyer.
- A method as claimed in claim 25 or 26, further comprising:
- storing seller data comprising, for each of a plurality of sellers not associated with any agency, a seller identifier and seller offer data indicating at least one service or item of commerce offered for sale.
 - 28. A method as claimed in claim 27, further comprising
- storing seller data comprising, for each of a plurality of sellers associated with another agency, a seller identifier, seller offer data indicating at least one service or item of commerce offered for sale, and data indicating the agency with which the seller is associated.
 - 29. A method as claimed in claim 27 or 28, further comprising:
- storing buyer data identifying, for each of a plurality of buyers associated with an agency, data indicating the agency with which the buyer is associated.
 - 30. A method as claimed in claim 27, 28, or 29, further comprising, for a seller offering services for sale, creating an availability diary for the seller.
- 25 31. A method as claimed in any one of claims 27 to 30, further comprising generating historical data relating to the previous seller performance in response to purchase requests associated with the seller.
 - 32. A method as claimed in any one of claims 25 to 31, wherein the seller offer data is output to the buyer, and the acceptance of a purchase request is received from the buyer, without reference to the seller.

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33. A method as claimed in any one of claims 25 to 32, wherein outputting seller offer data comprises: outputting seller offer data from the agency with which the buyer is associated; and outputting seller offer data from other agencies when the agency with which the buyer is associated accepts the terms of the offer of seller from the other agencies.

- 34. A method as claimed in claim 33, wherein the acceptance can be based on the mark-up, geography and/or market sector of the other agencies.
- 35. A method as claimed in claim 33 or 34, wherein outputting seller offer data from other agencies is carried out only when insufficient offers are available from the agency with which the buyer is associated.

- 36. A method as claimed in claim 33, 34 or 35, wherein outputting seller offer data comprises generating a list in an order based on factors including a ranking given to the other agencies.
- 5 37. A method as claimed in claim 36, wherein the ranking is determined by negotiation between agencies and can be amended by negotiation between agencies.
 - 38. A method as claimed in any one of claims 33 to 37, wherein outputting the seller offer data comprises determining a price for the buyer which takes into account all agency fees.
- 39. A method as claimed in claim 38, wherein determining the price comprises adding to the seller price, the agreed commission corresponding to the offer from the agency with which the seller is associated to the agency with which the buyer is associated, and the commission of the agency with which the buyer is associated.
 - 40. A method as claimed in claim 38, wherein determining the price comprises adding to the seller price the commission of the agency with which the buyer is associated, a part of this commission being paid to the agency with which the seller is associated under the terms of the offer from the agency with which the seller is associated to the agency with which the buyer is associated.
 - 41. A method as claimed in claim 40, further comprising determining if the commission to be paid to the agency with which the seller is associated is greater than commission of the agency with which the buyer is associated, and if so removing the offer from the seller offer data.
- 25 42. A method as claimed in any one of claims 25 to 41 further comprising storing data indicating other agencies with which a seller has previously been associated.
 - 43. A method as claimed in claim 42, further comprising determining payments between agencies when a seller transfers between the agencies.
 - 44. A method as claimed in one of claims 25 to 43, wherein a buyer or a seller are associated with a plurality of agencies, the method further comprising storing data indicating all agencies with which a buyer or seller is currently associated.
- 35 45. A method as claimed in claim 44, further comprising determining the division of commission payments between agencies with which a buyer or a seller is associated.
 - 46. A buyer terminal for a buyer to remotely purchase a service or item from a seller via an intermediary system, the buyer being associated with an agency, the terminal comprising:
- 40 a data memory operable to store data to be processed;

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a program store for storing processor implementable instructions;

- a communications interface for receiving data from and transmitting data to the intermediary system; and
- a processor, coupled to the data memory and to the program store for implementing the stored instructions, and to the communications interface for receiving and storing instructions for the processor in the program store;

and wherein, in use, the program store stores instructions for controlling the processor to:

implement a buyer interface to receive a purchase inquiry from a buyer;

receive seller data comprising, for each of a plurality of sellers, seller offer data indicating at least one service or item of commerce offered for sale relating to the purchase inquiry, the seller offer data presented to the buyer including sellers associated with other agencies and taking into account the terms under which said other agencies offer their sellers to the agency with which the buyer is associated;

generate a user interface to output said seller offer data and to receive a purchase request from the buyer accepting a said offer; and

transmit the purchase request to the intermediary system.

47. A method for using a buyer terminal to remotely purchase a service or item from a seller via an intermediary system, the buyer being associated with an agency, the method comprising:

using the buyer terminal to make a purchase inquiry;

receiving seller data comprising, for each of a plurality of sellers, seller offer data indicating at least one service or item of commerce offered for sale relating to the purchase inquiry;

generating a user interface to output said seller offer data and receive a purchase request from the buyer accepting a said offer, the seller offer data presented to the buyer including sellers associated with other agencies and taking into account the terms under which said other agencies offer their sellers to the agency with which the buyer is associated; and

transmitting the purchase request to the intermediary system.

- 48. Computer readable instructions comprising the processor implementable instructions of any one of claims 1 to 24.
- 49. Computer readable instructions for controlling a computer system or terminal to carry out the method of any one of claims 25 to 45 or 47.
- 50. A carrier medium carrying the computer readable instructions of claim 48 or 49.
- 51. A method of supplying goods and/or services from a buyer to a seller via an intermediary, the method comprising:

logging details of goods/services on offer from a plurality of sellers;

recording which sellers are associated with agencies;

40 recording which buyers are associated with agencies;

recording which agencies are prepared to offer sellers associated with the agency to buyers associated with other agencies and the terms of any such offers;

receiving a purchase inquiry from a buyer;

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presenting seller offer data to the buyer which takes into account the terms of any said offers;

receiving a purchase request from the buyer accepting a said offer;

providing the purchase request to the identified seller; and

ascertaining compliance data for determining whether the identified seller is willing or able to comply with the buyer purchase request.

- 10 52. A method as claimed in claim 51, wherein the seller offer data is presented to the buyer, and the acceptance of a purchase request is received from the buyer without reference to the seller.
 - 53. A method as claimed in claims 51 or 52, wherein presenting seller offer data comprises:

 presenting seller offer data from the agency with which the buyer is associated; and

 presenting seller offer data from other agencies when the agency with which the buyer is associated

 accepts the terms of the offer of seller from the other agencies.
 - 54. A method as claimed in claim 53, wherein the acceptance is based on the mark-up, geography and/or market sector of the other agencies.
 - 55. A method as claimed in claim 53 or 54, wherein presenting seller offer data from other agencies is carried out only when insufficient offers are available from the agency with which the buyer is associated.
- 56. A method as claimed in claim 53, 54 or 55, wherein presenting seller offer data comprises generating a list in an order based on factors including a ranking given to the other agencies.
 - 57. A method as claimed in any one of claims 53 to 56, wherein presenting the seller offer data. comprises determining a price for the buyer which takes into account all agency fees.
- 30 58. A method as claimed in claim 57, wherein determining the price comprises adding to the seller price the agreed commission corresponding to the offer from the agency with which the seller is associated to the agency with which the buyer is associated, and the commission of the agency with which the buyer is associated.
- 35 59. A method as claimed in claim 57, wherein determining the price comprises adding to the seller price the commission of the agency with which the buyer is associated, a part of this commission being paid to the agency with which the seller is associated under the terms of the offer from the agency with which the seller is associated to the agency with which the buyer is associated.